

DANIEL T. RAMSDELL – PERSONAL PROJECTED INCOME & EXPENSES

No.	Projected Income	May 2023	12 Month Period
1	Social Security	\$ 3,676.00	\$ 44,112.00
2	Owner Draws		
3	• RLF (assigned to Disbursing Agent)	N/A	N/A
4	• RCS (assigned to Disbursing Agent)	N/A	N/A
5	• APITLA (assigned to Disbursing Agent)	\$ 1,375.00	\$ 16,500.00
6	Total Projected Income	\$ 5,051.00	\$ 60,612.00
7	Monthly Expenses		
8	Rent	\$ 1,420.00	\$ 17,040.00
9	Utilities/Garbage Collection	373.00	4,476.00
10	Telephone, Cell Phone, & Internet	(RLF)	(RLF)
11	Food	650.00	7,800.00
12	Gas/Transportation	50.00	600.00
13	Clothing/Laundry	100.00	1,200.00
14	Personal Care Services	100.00	1,200.00
15	Medical	820.00	9,840.00
16	Dental Expenses	100.00	13,881.00
17	Health/Prescription Insurance	294.29	3,531.48
18	Housekeeping	275.00	3,300.00
19	Vehicle Insurance	127.00	1,524.00
20	Vehicle Maintenance	240.00	2,880.00
21	Property Maintenance (Yard)	150.00	1,800.00
22	Taxes	(unassessed)	(unassessed)
23	Domestic Support (Maintenance)	7,140.00	85,860.00
24	Other/Miscellaneous	60.00	720.00
25	Total Expenses	\$ 11,899.29	\$ 155,652.48
26	NET PROJECTED INCOME OR LOSS	\$ (6,848.29)	\$ (95,040.48)

Table of Statements and Assumptions Correlated by Above Category Number

5. Computed based upon estimated 2023 monthly net income less monthly reserve for payment of regular and sporadic operating expenses resulting in estimated sum available for monthly owner draw.
10. Telephone, cell, and internet are shared expenses of RLF and APITLA paid through RCS.
15. Ramsdell is 72 years of age and the number of prescription medications including Entresto at \$450.00 a month with additional expenses including co-pays, deductibles, and other prescription medications not covered by insurance.
16. Ramsdell is in need of dental procedures in May and June estimated at \$13,881.00.
19. Vehicle insurance is paid quarterly.
20. Purchasing new tires in addition to regular maintenance.
22. Federal, state, and personal taxes are yet to be assessed.
23. Domestic support maintenance consists of non-modifiable monthly maintenance of \$7,000 plus prescription medication averaging \$15 per month, plus Medicare payment of ex-spouse at \$125 per month.

¹ Convenience Store: \$20.00; Paul Wacker Reimbursement: \$60.00

² Copies of Birth Certificate: \$56.00

³ Taxes: \$622.10; Driver's license: \$81.08; Required 3 month trash service payment: \$56.89

RAMSDELL LAW FIRM – PROJECTED INCOME & EXPENSES

No.	Description	Monthly	12 Month Period
	Estimated Projected Income		
1	Consulting and Attorney Fees	TBD	TBD
2	Total Estimated Projected Income		TBD
3	Estimate of Projected Expenses		
4	Office Space - N/A prorate allocation of home office space for tax purposes	N/A	N/A
5	Office Utilities - N/A prorate allocation of home office utilities for tax purposes	N/A	N/A
6	Telephone, Cell Phone, & Internet	\$ 915.68	10,988.16
7	RLF Website Hosting (Annual)	\$ 46.75	560.97
8	IT & Litigation Support	\$ 750.00	9,000.00
9	Email Hosting	\$ 40.00	480.00
10	Answering Service	\$ 350.00	4,200.00
11	RLF Case Travel Expenses (Air, car rental & ins., hotel, cab, meals)	Interim Request	Interim Request
12	RLF Case Expenses (Experts, Court Reporters, Depositions, Investigation, etc.)	Interim Request	Interim Request
13	Litigation Printing Services	\$ 166.67	2,000.00
14	Dry Cleaning	\$ 150.00	1,800.00
15	Marketing/Promotion	\$ 1,233.00	14,796.00
16	Accounting Services	\$ 1,000.00	12,000.00
17	Shipping & Postage	\$ 83.33	1,000.00
18	PO Box	\$ 10.00	120.00
19	Office Supplies	\$ 245.33	2,944.00
20	Software	\$ 145.47	1,745.64
21	MO Bar Annual Dues	\$ 34.17	410.00
22	Mandatory MO Bar CLEs;	\$ 125.00	1,500.00
23	Legal Malpractice Ins.	\$ 161.83	1,942.00
24	Equipment purchasing & maintenance	\$ 208.33	2,500.00
25	Springfield Metropolitan Bar Association (SMBA) Annual Dues	\$ 22.92	275.00
26	Shared Deposition/Conference Room Rental	\$ 200.00	2,400.00
27	Part time secretary	\$ 1,625.00	19,500.00
28	Secretary State & Federal Employee Taxes	\$ 270.83	3,250.00
29	Westlaw Research On Line	\$ 1,125.00	13,500.00
30	Past Due (Thomson Reuters) WestLaw	\$ 92.64	1,111.70
31	Other/Miscellaneous	\$ 150.00	1,800.00
32	Total Estimate of Projected Expenses	\$ 9,151.75	109,823.47

Table of Statements and Assumptions Correlated by Above Category Number

1. Due to nature of plaintiff personal injury claims and cases, recovery return takes more than one year and can extend up to two years or more for resolution through negotiated settlement, litigation, and collection.
11. As Ramsdell generally works remote, case travel expenses are sporadic and Ramsdell intends to make interim requests upon the Disbursing Agent as the need arises.
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15. Marketing/promotion is planned through internet and social media at \$500 monthly, association with PILMMA at \$400 monthly, membership with AAJ and attendance of national convention and another AAJ specialty conference at the aggregate annual expense of \$4,000.
16. Accounting services are generally invoiced quarterly or annually and the monthly sum represents an amortized estimate of the annual expense.
27. Minimum secretarial assistance is needed and is estimated at part-time hourly wage of \$25.00 per hour, 5 hours a day, 3 days a week.